

## HAWAIIAN ELECTRIC NOT OPPOSED TO NEW COMPANY

That the Hawaiian Electric Company is not opposed to the bill now before the senate for the granting of an electric franchise to Theodore Hoffman was made known to the select committee of Oahu senators at its public meeting held yesterday afternoon for a consideration of the measure.

Attorney C. R. Hemenway, representing the company, was the only person present who discussed the bill with the senators. He made the statement that the existing electric company was not opposed to the proposed franchise. As for the merchant bodies which he is representing, he said he did not know their attitude at that time, but would advise the committee of it later.

Senator Cooke, who introduced the bill, offered several amendments to it, one of which had been suggested by Mr. Hemenway. It was that the measure should fix a definite time for the franchise to be acted on. Senator Cooke's statement will make it necessary for Hoffman to be in a position to supply electricity within two years after the franchise is granted, or suffer forfeiture of the grant. It was also amended so as to make it necessary for wires to be laid underground, and again it is made possible for the city to purchase the rights of the proposed company in event of forfeiture.

After hearing the short address of Mr. Hemenway and an explanation by Senator Cooke on the support of the amendments, the committee decided to favorably recommend its passage. It is expected that the report will be heard in tomorrow and that the bill will then pass second reading.

It is stated around the capitol that Mr. Hoffman expects to finance his company by popular stock subscription.

Advises received from Boston state that 100 Gloucester fishermen, under the leadership of Captain Joseph Bonia, will shortly leave for Seattle to engage in halibut fisheries in the employ of the New England and Canadian Fish Company. The fishermen will await the arrival at Boston of the new schooner Knickerbocker and Bay State, recently built at Essex and soon to be started around Cape Horn for Seattle.

## HOUSE BILL PRESENTS STRIKING WAY TO ASSIST HOMESTEADERS

Provisions for Agricultural Credit and Cooperative Work Have Succeeded Elsewhere

Hawaii's new and energetic plans to assist homesteaders are signalized by the appearance of a striking measure in the house, Bill 195, now before the finance committee. It is an act which draws upon the experience of many countries in its provisions for agricultural credit and cooperative buying and selling for small farmers.

The bill was introduced in the legislature by the house committee on public lands, and relates to cooperative societies, contains more promise for the small-farming industries of Hawaii than its unsensational title indicates. The proposed act is based on legislation for many years in force in Europe and recently successfully introduced in British India. The law enables small farmers to pool their credit and to buy and sell their produce so much more economically than when acting alone that the business of rural credit societies has grown beyond the fondest hopes of their promoters and reached proportions astounding to people who have not kept in close touch with their development.

**System Started in Germany**  
This system of credit started in Germany after the crop failures that caused the agricultural crisis of 1847, when the peasantry were left without money or credit to buy seed for the next year or winter fodder for their cattle. A village mayor in one of the remotest and poorest of the afflicted districts devised the plan of grouping the needy peasants into societies, in which the members pledged their entire individual credit for a common fund from which advances were made to members for exclusively reproductive purposes—that is, to buy stock, seed, implements and other things that would themselves earn money to repay the loan.

Practical as it might seem for a number of almost penniless people to capitalize themselves by uniting their poverty, the scheme actually worked in practice. The collective credit of a community of small farmers proved a workable asset despite the desperate circumstances of the individual members. Of course the beginning was slow, but from the early experimental, weak and struggling societies

the system spread throughout Europe until now these peoples' banks—as they are called—are collectively richer and more powerful than any American trust, or than the Wall Street "Money Trust" itself. According to a recent report of our consul-general in Berlin, at the close of 1911 there were, in Germany alone, 16,927 co-operative societies of the "Raffaelsen" type—the kind proposed in the Hawaiian law—with funds aggregating \$650,000,000; and the combined co-operative societies of Germany had during the year in question done a business amounting to \$6,188,000,000. These are accurate statistics taken under government supervision.

**Other Countries Take Note**  
Since Germany is a country having a homogeneous rural population of high thrift and intelligence, it might appear that the success of co-operative credit in that country was conditioned by this fact. But the same system has spread from Germany to Russia, Austria, Italy and other parts of Europe and has everywhere met with equally marked success. In Italy the Raffaelsen societies are organized in two groups, one purely secular and the other fostered and controlled by the parish priests—but both meeting the need of rural credit and doing wonders to lift from the Italian peasantry the burden of debt and poverty which the ill-government of earlier days had left them. In India the British government first promoted these societies to relieve the distress of the native cultivators, and still retains supervision over them—but they have taken such strong root that the system might almost seem native to the country.

The method of organizing and operating these societies is very simple. A number of neighbors get together and choose a managing committee. They subscribe to articles of association pledging their whole credit to the society. A small fund is accumulated by moderate membership fees, but the main source of money is the deposits of members on interest, and such sums as may be obtained from outside sources—often from local banks and sometimes in the form of a deposit by a friendly outsider. The large estate owners in Europe often times assist the societies of their neighborhood. As money is obtained it is put to work in about the following manner: One member has

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pasture for a couple of cows and can make a profit on them, but has not the ready cash to buy them. Instead of mortgaging his farm or paying exorbitant interest and expenses on a chattel mortgage he procures a loan from the society, probably in the form of an acceptance of his interest-bearing note given in payment for the cows. As the members all live in the same neighborhood and know each other, and all have their credit pledged to the society, all co-operate in seeing that those cows are properly cared for and kept in condition to repay the loan and interest. To take another case, several members may want to buy fertilizer. The society itself buys and delivers the fertilizer, taking the interest bearing notes of the members in payment, and receiving the principal when the crop is harvested. Banks and merchants as well as the societies and their members all derive an advantage from this arrangement. The merchants have to carry less credit. The banks find a business that otherwise might not exist for them, on account of its subdivision into transactions too small to be profitable; assembled into profitable aggregates.

**Societies Invited.**

For much the same reasons that it has proved a great benefit to unite individuals into societies for credit and trading transactions, it has been found almost a business necessity in every country where such societies have developed to unite the societies themselves into central societies or "unions." The German societies are practically all thus combined, into two or three great unions, while in some other countries there is a union for every district. By this means the collective credit of the societies is stabilized, their transactions with regular banks assisted, and their operation rendered more economical. It is worth noting here that in the financial crises of the past thirty years the cooperative credit societies of Europe have suffered less than the great financial institutions, there has been less fluctuation in their deposits and interest rates, and they have proved the most desirable creditors—when they needed funds in the money market.

## Local Conditions Favorable

The bill before the legislature follows closely the tried and tested laws of other countries. The law is in no way experimental except as it may meet conditions in Hawaii that do not exist in countries where cooperative credit has been put in operation. However, the conditions in Hawaii seem favorable rather than the reverse. Our Portuguese are already conducting successful benefit societies resembling more closely, perhaps, than any other organizations in the territory, the proposed cooperative credit unions. Among Hawaiians, Orientals and other nationalities hitherto for other purposes have succeeded. The cooperative credit union is merely a hui to raise money and disburse it collectively for reproductive—that is profitable—purposes. The small farmers of the territory certainly need the aid and advantages that come from wise cooperative organization. While it is hardly probable or desirable that under the proposed law the territory should suddenly blossom out all over with cooperative societies—and the organization of such societies would require and should be preceded by some educational work to prevent initial mistakes—the example of the few successful societies that might be immediately established, and their acquired experience, would, we have good reason to believe, be followed by

## MILLION AND A HALF SPENT IN TWO YEARS

That the city of Honolulu has spent approximately a million and a half dollars during the two years ending December 31, 1912, is shown by Mayor J. J. Fern's report of receipts and disbursements which will be presented to the members of the legislature in a few days. According to this report the receipts for the past two years total \$1,659,240.19, while the disbursements total \$1,490,897.70.

The following departments made the largest expenditures: Mayor's office, \$16,553.09; supervisors, \$10,192.82; clerk's office, \$18,493.19; auditor's office, \$16,918.04; city attorney's office, \$27,556.15; treasurer's office, \$15,808.89; sheriff and deputies, \$20,032.90; district court, \$30,681.96; maintenance of schools, \$46,377.72; maintenance of fire stations and fire apparatus, \$141,110.09; maintenance of Hawaiian Band, \$47,402.75; maintenance of jails, \$25,212.48; maintenance of parks, \$13,557.48; maintenance of police force, \$217,169.56; maintenance of prisoners and incidentals, \$17,061.10; garbage department, \$44,150.99; auto truck and garbage expenses, \$3483.38; permanent improvements, \$228,397.23; maintenance of roads, \$249,359.63; electric light system, \$44,015.63; miscellaneous expenses, \$53,522.19; donations, \$12,100; extra expenses, \$6196.16; current court expenses, \$57,681.09; other city expenses, \$19,855.33.

A second edition of the Kaiwiki homestead case, in which the supreme court decided that the homesteaders were not homesteaders in the eyes of the law but tenants of the Hawaiian plantation, has come to light through the appeal of Joseph Ferry. Ferry claims that he bought the interest in the crop of a homestead belonging to the Silvers under the impression that the land belonged to Silvers as a homesteader and not to the plantation. Now he wants the plantation to pay him for the cane, which the plantation, alleging that the land was theirs in the first instance, refuses to do.

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## ARGUMENTS FOR SUGAR ARE STRIKING

Ex-Governor Carter, chairman of the Sugar Protection Committee, has summarized some of the principal arguments being used in the committee's campaign as follows, under the title:

"Suggestive Ideas to be Put in Your Own Words."

1st—Hawaii has no other crop that can be substituted for sugar.

2nd—Protection is essential under present conditions for the profitable raising of sugar in these islands.

3rd—Contrary to the impression on the mainland, our sugar industry has never prospered under free trade conditions, for it was built up under the reciprocity treaty.

4th—It costs us at least \$15 per ton of sugar for fertilizer, water and transportation in American bottoms, all of which are items not found in the cost of the production of our competitors.

5th—Our efficiency in the production of sugar does not come from surplus profits, but is forced upon us by sheer necessity.

6th—The whole framework of our industrial activity is built out of sugar upon a pedestal of protection. More than 90 per cent of our trade is dependent upon sugar.

7th—This is not a question of making a few men richer or poorer, but one that affects 9000 stockholders, scattered among all classes of our people, often an investment that represents their savings for many years.

8th—Our territorial government with its many functions, including the splendid school system, is dependent upon the sugar corporations to the extent of 60 per cent of the tax returns on property, real and personal. Reduce the productions of sugar and we must curtail our governmental expenses in proportion.

9th—The total share capitalization of all our sugar companies varies only by a few thousand dollars from the value of property on which they are taxed. Thus, earnings are not based on inflated values.

10th—Upon annexation our sugar industry had to meet serious handicaps higher price and better class of labor, and transportation in American bottoms—and it hardly seems fair for congress now to remove that which made it possible to accept these conditions.

11th—The American-Hawaiian Steamship Company was created in order to carry our sugar. It now operates a fleet of 20 vessels, with approximately 200,000 tonnage. It is estimated that, during 1912, Hawaiian sugar contributed \$3,500,000 to American shipping interests.

12th—Under annexation, we surrendered our customs revenue to the federal government. This, during 1899, amounted to \$1,295,928.95. This loss in local revenue had to be made up by increased taxation, and this has only been possible because of our sugar industry. The application of the higher American duties has not lessened this revenue. Last year (1912) it was \$1,654,761.34. None of our competitors are so taxed.

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